

**CENTER FINANCIAL CORPORATION**

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 3003178	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,190	\$2,271	3.7%		
Loans	\$1,539	\$1,646	6.9%		
Construction & development	\$49	\$39	-21.4%		
Closed-end 1-4 family residential	\$6	\$7	11.7%		
Home equity	\$27	\$21	-20.9%		
Credit card	\$1	\$1	-12.2%		
Other consumer	\$35	\$31	-9.4%		
Commercial & Industrial	\$255	\$372	46.1%		
Commercial real estate	\$1,066	\$1,081	1.5%		
Unused commitments	\$187	\$162	-13.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$289	\$225	-22.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$82	\$65	-20.6%		
Cash & balances due	\$87	\$123	41.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,925	\$1,984	3.1%		
Deposits	\$1,762	\$1,776	0.8%		
Total other borrowings	\$148	\$189	27.2%		
FHLB advances	\$147	\$167	13.9%		
Equity					
Equity capital at quarter end	\$265	\$287	8.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$83	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.0%	12.5%	--		
Tier 1 risk based capital ratio	15.9%	17.3%	--		
Total risk based capital ratio	17.2%	18.5%	--		
Return on equity <sup>1</sup>	-41.1%	8.3%	--		
Return on assets <sup>1</sup>	-4.4%	1.0%	--		
Net interest margin <sup>1</sup>	3.0%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	92.3%	87.0%	--		
Loss provision to net charge-offs (qtr)	80.6%	81.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	7.2%	1.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	25.1%	29.8%	0.5%	2.0%	--
Closed-end 1-4 family residential	4.9%	0.0%	3.9%	0.0%	--
Home equity	1.0%	2.9%	0.8%	0.8%	--
Credit card	0.0%	0.0%	0.8%	0.1%	--
Other consumer	0.2%	0.1%	0.2%	0.1%	--
Commercial & Industrial	3.1%	3.7%	3.0%	0.9%	--
Commercial real estate	4.0%	3.1%	1.7%	0.4%	--
Total loans	4.1%	3.7%	1.8%	0.5%	--